



1           It is black letter law that for a reference to be anticipatory, it must teach each and every  
2   claimed limitation, and as admitted by the Examiner, Agraharam falls short of this requirement.  
3   Briefly, and quite distinct from the present invention, Agraharam discloses a system and method  
4   for allowing a “session conductor to retrieve information from network databases or other  
5   sources in real time and use that information to present a multimedia broadcast session. The  
6   session conductor directs the system to forward the multimedia session to the session audience at  
7   a designated time.” *See* col. 1, lines 37-43. In other words, the multimedia broadcast session  
8   requires a conductor to initiate the session at a specific time as well as be present to mediate the  
9   live multimedia broadcast session. Agraharam enables a single session conductor to present a  
10   live multimedia broadcast to a session audience. As the conductor presents the multimedia  
11   session, the audience views the live broadcast simultaneously.

12           In contradistinction, the present invention provides an electronic bill and debt resolution  
13   forum for one or more creditors and debtors without account specific system enrollment. That is,  
14   the present invention provides a system and method for the resolution of a bill or debt in which a  
15   user is armed with a system access code that is used to gain access to a “transaction community”,  
16   which allows for the exchange of information between a user and their creditor to aid in the  
17   resolution of bill or debt without the burdens of downloads, set-up, registration and/or enrollment  
18   by either the debtor or creditor.

19           By way of example, in the present invention, a user may be provided with bill or notice  
20   of a debt from a creditor. In such a notice, the user will be given a system access code and an  
21   Internet address URL link to the relevant “transaction community” in the system. By entering  
22   the Internet address URL link on a typical web browser, the debtor may access the transaction

community by simply entering the system access code provided on the face of the bill, debt notice or collection letter. Entry of the particular access code signals the system that the transaction to be performed by the debtor is to be handled using a predetermined set of “business rules” established for the “transaction community” associated with that particular access code.

Upon access, the user may be provided information and services available to all members of the “transaction community”. This information can include, but is not limited to:

- what payment methods are available for use in the system;
- whether a transaction fee applies;
- the amount of any transaction fee applicable to payment of a specific amount by each available payment method;
- when payments made through the system will post;
- relevant customer service and call center phone numbers;
- available IVR services; and
- other information related to the biller’s product or service offering.

At some point during the interactive exchange of information, the user may provide account specific information in their possession (e.g., the account number with the creditor or billing party, phone number, social security number, password or other means of customer identification) which is not previously known to or registered with the system. Upon the user providing account specific information they may then be provided with a number of options regarding the specific bill or debt (i.e., to resolve the payable, to inquire about it, to challenge the validity of the debt, etc.). This account specific information also enables any payment to be properly credited on behalf of the user to their bill or debt. Importantly, the system access codes

1 utilized by the present invention are established on an account pool basis rather than on an  
2 account specific setup like in prior systems. Such a novel method and system drives the  
3 efficiency and utility of the claimed system as compared to previous systems.

4 In previous systems, for example, including the systems disclosed in the previously cited  
5 references (not including Agraharam), each account is individually set up in the system on a  
6 specific account basis, either by the debtor or the creditor, and therefore account specific  
7 information must be loaded, stored, and updated within the system to await specific  
8 authentication in order to provide system access and accept and process payment by customers or  
9 debtors. In contradistinction, the claimed method and system eliminates the burdens of account  
10 loading:/ enrollment, storing and updating account specific information within the system by  
11 instead cleverly authenticating users on an account pool basis, and thereby significantly reduces  
12 the time consuming and expensive burdens of the previous systems. No system enrollment or  
13 account specific setup by the user or biller is needed – the system access code entered by the user  
14 tells the system that the transaction to be performed belongs to an account pool for which a  
15 certain set of predetermined “business rules” and relevant information apply. The system may  
16 then present relevant information to the user to enable them to determine to complete a payment  
17 transaction. The user is responsible for providing account specific information that enables the  
18 system provider to process, fund and report the transaction based on the applicable set of  
19 business rules. The bill and debt resolution system and method of the present invention are  
20 significantly different than those disclosed in the previously cited references.

21 Also, Agraharam and the present invention are in two very different fields of art.  
22 Agraharam addresses a central broadcast opposed to the unique interactive sessions conducted at

1 any time convenient to the user as enabled by the system at issue. Agraharam is simply not  
2 capable of bill resolution as claimed by the present application because, *inter alia*, Agraharam  
3 requires the conductor to be present during the multimedia broadcast session, which is simply  
4 not feasible in the bill resolution system of the present invention. That is, the claimed  
5 “transaction community” does not require a conductor to initiate the live multimedia broadcast  
6 session at a specified time, nor does it require a session “conductor” for presenting a multimedia  
7 broadcast in real time to a specified audience. Rather, the present invention enables creditors to  
8 offer convenient electronic payment options for debtors without subscription or enrollment on an  
9 account specific basis. No session “conductor” is needed or even present in order for a user to  
10 access and utilize the transaction community of the present invention’s bill resolution system.

11 In addition, Agraharam fails to teach the exchange of information associated with a user  
12 (i.e., a debtor) accessing a transaction community for the purpose of debt resolution and bill  
13 payment, as claimed in claims 21-22 and 31-32. Indeed, Agraharam does not disclose the  
14 establishment of business rules or system settings related to a particular pool of users. Nor does  
15 it teach the entering or interactive exchange of any information for resolving any issues related to  
16 the session members participating in the live multimedia broadcast session, let alone for  
17 resolving a bill, debt, or other transaction. According to Agraharam, once a user enters into the  
18 multimedia session, a user either passively watches the presentation given by the session  
19 conductor or communicates with the session conductor during the session through such means as  
20 a telephone. Such communication is merely designed to facilitate a session participant’s  
21 understanding of the material presented during the multimedia broadcast session. That is,

1     Agraharam merely discloses the broadcasting of a multimedia session – it does not disclose the  
2     resolution of any issues.

3             As discussed above, the present invention discloses a novel bill payment and debt  
4     resolution system that provides electronic forums that enable interaction between a plurality of  
5     debtors and creditors through means of web or other electronic communication means without  
6     requiring user enrollment. Agraharam fails to disclose such a bill presentment and debt  
7     resolution system. In short, when compared to the present invention, Agraharam is completely  
8     off the mark – it simply does not disclose, *inter alia*, the claimed transaction community of the  
9     present invention wherein information is exchanged between one or more creditors and debtors.  
10    Therefore, applicant respectfully submits that the Examiner's 102(e) rejection of claims 21-22  
11    and 31-32 in view of Agraharam is now moot, and that it does not apply to new claims 41-64.

12            Next, the Examiner rejected claims 23-30 and 33-40 under 35 U.S.C. § 103(a) as being  
13    unpatentable over Agraharam. Once again, the applicant has cancelled claims 21-40, thereby  
14    rendering this rejection moot, and added new claims 41-64 to which the Examiner's rejections in  
15    view of Agraharam do not apply.

16            Specifically, the Examiner opines that “the limitations in claims 23-30 are trivial and well  
17    known in the art of making payments and would be used in any combination in order to  
18    accommodate customer's preference.” Applicant respectfully disagrees. Agraharam does not  
19    teach or suggest applicant's novel invention. That is, as discussed above, Agraharam simply  
20    fails to teach a debt resolution and bill payment system and method. Further, Agraharam fails to  
21    teach the establishment of systems setting for a transaction community wherein debtors can  
22    access the transaction community without account specific system enrollment as claimed in

claims 21 and 31. Agraharam also fails to teach interactively promoting information exchange between one or more creditors and debtors within the relevant transaction community for resolving an issue such as a bill, debt or other transaction. Therefore, upon closer review of the cited reference, in view of the remarks made herein above, applicant submits that it will be apparent to the Examiner that his rejection should be reconsidered and withdrawn.

Also, as discussed above, the applicant submits that the present invention is in an entirely different field of art from Agraharam rendering the use of Agraharam inappropriate with respect to the present invention. Agraharam discloses a multimedia broadcasting system, while the present invention discloses an improved bill presentment and resolution system. Multimedia broadcasting and bill presentment and resolution are two different fields with separate requirements and functionality as shown, for example, by the differences in the previous examiner's citations (*See, e.g., 2/22/2002 Office Action*) and the prior art cited in Agraharam.

Therefore, as is evidenced by the above remarks, the present invention, for the first time, discloses a system and method for debt presentment and resolution including a transaction community whereby a debtor may access the community without account specific system enrollment and wherein information exchange occurs between one or more creditors and debtors for resolving a bill, debt or other transaction. A system and method such as this is neither taught nor suggested anywhere in the prior art, including Agraharam.

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